

## AD&D Exclusions

We will not pay any Accidental Death & Dismemberment benefits if the loss is caused or contributed to by:

1. Suicide or attempted suicide while sane or insane;
2. Intentionally self-inflicted injury, or any attempt at injury, while sane or insane;
3. Insurrection, riot, war or any act of war. "War" includes declared or undeclared war or armed conflict involving the military force of any country, international organization, or combination of countries;
4. Diseases, bodily or mental force of any country, international organization, or combination of countries;
5. Promaine or bacterial infection other than bacterial infection occurring in consequence of an accidental cut or wound;
6. Accident which occurs while the Employee is serving on active duty for 30 days or more in any armed forces;
7. Travel or flight (including getting in or out, on or off) in any aircraft or device which can fly above the earth's surface, if:
  - the aircraft or device is being used:
  - for test or experimental purposes; or
  - by or for any military authority; or
  - for travel, or is designed for travel, beyond the earth's atmosphere; or
  - by or for the Policyholder (this exclusion applies whether the aircraft or device is owned, leased, operated, or controlled by the Policyholder. Charter aircraft are not excluded), or
- the Employee is:
  - serving as pilot or crew member (or student taking a flying lesson) and is not riding as a passenger; or
  - hang gliding;
  - parachuting, except when the employee has to make a parachute jump for self-preservation;
8. Commission of an assault or felony by the Employee;
9. The Employee's intoxication ("intoxication" means that the Employee's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the Accident occurred);
10. The voluntary taking or inhalation of:
  - any drug, medication, or sedative, unless taken as prescribed by a physician;
  - alcohol in combination with any drug, medication, or sedative; or
  - poison, gas, or fumes, other than as a result of an occupational accident.

## Principles of Ethical Market Conduct

*For over 100 years, Boston Mutual has been a recognized leader in providing affordable insurance coverage to working people. We are committed to the promises we have made to you, our customers. To preserve the trust you have placed in us, we pledge the following:*

1. To conduct business according to high standards of honesty and fairness and to render that service to its customers which, in the same circumstances, it would apply to or demand for itself.
2. To provide competent and customer-focused sales and service.
3. To engage in active and fair competition.
4. To provide advertising and sales materials that are clear as to purpose and honest and fair as to content.
5. To provide for fair and expeditious handling of customer complaints and disputes.
6. To maintain a system of supervision and review that is reasonably designed to achieve compliance with these Principles of Ethical Market Conduct.

Underwritten by:



**Boston Mutual Life Insurance Company**  
120 Royall Street • Canton, MA 02021

*More than a Century of Service*

241-047 1007 Town of Millis  
Eg. 1009

## Boston Mutual Group Term Voluntary Life Insurance



*Added insurance protection  
for you and your family*

For Employees of:

**TOWN OF MILLIS**

### FEATURING:

- Guaranteed Issue
- Affordable Group Rates
- Family Coverage





***We are pleased to announce that your employer has entered into an agreement with Boston Mutual Life Insurance Company for a voluntary group term life insurance plan for all active employees under the age of 75. This plan is entirely voluntary and depending on your individual circumstance, you may find it a welcome addition to your overall financial planning.***

### **Who Is Eligible?**

- You, as an active full time employee, working 20 hours or more per week
- Your spouse under the age of 75
- Your unmarried children age 14 days to 19 years (*age 25 if full-time student*).

**YOU MUST HAVE THE BASIC COVERAGE TO JOIN THIS PLAN.**

### **How Much Insurance May I Select?**

You have the flexibility to choose coverage in units of \$5,000 to a maximum of \$50,000. If you apply during the open enrollment period, have not been previously declined, and meet all eligibility requirements, there are no health questions or exams for insurance amounts up to \$50,000.

### **What About Coverage For My Family?**

You may insure your spouse for \$5,000 of coverage. Dependent children age six months to 19 years (*age 25 if full-time student*) are eligible for Life Insurance in the amount of \$2,000, and children 14 days to six months for \$400.

A Spouse or Child who is an Employee cannot be insured as a Dependent. If both Spouses are Employees then their Children will be insured as Dependents of only one Spouse.

**YOU MUST HAVE VOLUNTARY COVERAGE TO ELECT DEPENDENT COVERAGE.**

### **How Much Does Voluntary Life & AD&D Cost?**

Because of group purchasing power this term life insurance is affordable. Rates for you and your dependent spouse/child(*ren*) are shown on the following chart.

Plan	Life/AD&D	Cost per month
Plan I	\$ 5,000	\$ 3.45
Plan II	\$10,000	\$ 6.90
Plan III	\$15,000	\$10.35
Plan IV	\$20,000	\$13.80
Plan V	\$25,000	\$17.25
Plan VI	\$30,000	\$20.70
Plan VII	\$35,000	\$24.15
Plan VIII	\$40,000	\$27.60
Plan IX	\$45,000	\$31.05
Plan X	\$50,000	\$34.50

### ***Dependent Coverage:***

Spouse:	\$5,000 life only
Children:	\$2,000 life only
Cost:	per Family \$4.33 per month

### **What Is AD&D?**

Accidental Death and Dismemberment coverage is available for employees only. It doubles the Life Insurance benefit if death is due to an accident. Dismemberment benefits are payable for loss of eyesight or limbs according to policy provisions.

### **What Happens If I Become Totally Disabled?**

If you become totally disabled prior to age 60 and remain totally and permanently disabled for the remainder of your lifetime, Boston Mutual will continue your insurance without any further payment of premiums to age 75.

### **Is There A Conversion Privilege?**

Yes, you may convert your Voluntary Life coverage for yourself, spouse, and children to a whole life policy without proof of good health, if you apply within 31 days of the date coverage terminated, and it did not terminate due to non-payment of premium. The premium will be based on the usual rate for the insured's age on the date of conversion.

### **What is Accelerated Death Benefit?**

The Accelerated Death Benefit provision enables an employee diagnosed with a terminal illness, resulting in a life expectancy of twelve months or less, to receive a portion of the life insurance benefit prior to death. The remaining benefit will be paid to the beneficiary upon the death of the employee.

### **Are There Reductions Or Exclusions?**

Upon the attainment of age 70, Life and AD&D for both active employees and retirees reduces to \$5,000. All benefits, including dependent life, for active employees and retirees will terminate upon the attainment of age 75. You have the right to convert to an individual or endowment plan. See back for list of AD&D exclusions.

### **Effective Date of Insurance?**

You will be notified of the effective date of the plan. Your new coverage will become effective provided you are actively at work, and the payroll deductions have been made.

### **How Do I Apply?**

Please complete and return the attached enrollment form to your benefit administrator. Indicate the TOTAL amount of coverage you desire and remember to complete all the information and sign the card.

**YOU MUST HAVE THE BASIC COVERAGE TO JOIN THIS PLAN.**

### **Contact:**

TOWN OF MILLIS  
C/O Jeffrey Cannon  
900 Main Street • Millis, MA 02054

### **Enrolled by:**

MILTON ET LAWRENCE COMPANY  
C/O Jim O'Leary  
9 Mark Lane • Milton, MA 02186  
617-696-4455